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ABSTRACT

This handbook for trainers in consumer education contains three main sections: content outlines, learning activities, and resource materials. The areas covered by the content outlines are: financial management, consumer credit, and the consumer in the economy. The learning activities section comprises a sampling of the best activities identified through teacher workshops. Included in this section are: (1) a compilation of various learning activities, resources, and miscellaneous activities that can be used in presenting consumer education subject matter; (2) a hands on pretest where each question involves the student in an activity; (3) three games that can be used in teaching budgeting principles, money management, and the three different types of political/economic systems; (4) suggestions for a consumer education night meant to educate people in the community in various consumer topics; (5) directions for leading an economics field trip, including suggestions for organization, preparation, a worksheet, and a follow-up discussion; and (6) complete instructions on a marriage and money project that can be adapted for units on insurance, housing, budgeting, and comparison shopping. Finally, a resource list of films, filmstrips, pamphlets, and articles is provided in the last section. (Author/JK)

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

Handbook for In-service Trainers in Consumer Education

SO010694

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Carbondale, Illinois

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FORWARD

This Handbook is the product of a year long project sponsored by the U.S. Office of Consumer Education. The purpose of the project was to systematically develop a handbook which would facilitate the training of teachers who are currently responsible for a consumer education course. It is hoped that beginning teachers as well as experienced teachers who are teaching consumer education for the first time will find the material included herein useful.

The principal focus of the Handbook is on three topics within the content of consumer education. These are: financial management, consumer credit and consumer in the economy. It is believed that many of the materials included in this handbook can be readily adapted to other topic areas in consumer education.

The project consisted of three stages. The first stage identified successful secondary consumer education programs through the use of survey research techniques. The second stage consisted of compiling materials, guidelines and criteria and identifying innovative techniques through workshops with the teachers selected in stage one. The testing and validation of the materials collected and compiled in stage two was conducted in stage three through an in-service institute.

The project director wishes to acknowledge the contribution and dedication to the project by the following persons: Susan Edgren, Deborah Horne, and Ann Magnan as graduate assistants; Connie Armstrong as survey researcher; Susan Hahn and Janet Stoneburner as secretaries; and Angel Kam and Karen Dietz as student workers. A special word of thanks to Charlotte Carr, Illinois State University who provided invaluable counsel to the project staff at various stages.

The project director also wishes to acknowledge the significant contributions and support of the many teachers, superintendents and principals, who cooperated in the survey and participated in the workshops. He regrets that space limitations preclude a listing of these persons.

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HANDBOOK FOR IN-SERVICE TRAINERS IN CONSUMER EDUCATION

INTRODUCTION

Background

A growing number of states are offering in-service training programs for teachers of consumer education at the secondary level. Illinois, one of the earliest states to require consumer education as a high school graduation requirement, has offered in-service workshops and short courses for at least seven years. Until recently, these were conducted by the Illinois Office of the Superintendent of Public Instruction, now the Illinois Office of Education. During Fall 1975, the newly established Illinois Consumer Education Association sponsored in-service programs at several regional locations throughout the state. Other states, especially New Jersey, Ohio and Michigan are establishing similar patterns for the continuing education of teachers of consumer education.

In-service consumer education programs appear to be readily accepted among teachers as evidenced by the steadily growing attendance at these functions. The interest in these programs arises from the teacher's interest in improving their own knowledge, understanding and instructional skills and techniques as well as the fact that many teachers who are assigned to teach consumer education have virtually no pre-service exposure to the subject matter of this field. Even in those states in which consumer education is required for graduation, the certificate requirements are minimal. In Illinois, "the specific requirement is at least three semester hours in consumer education or consumer related courses."[1]

The topics and content selected by teacher educators and consumer specialists for in-service programs largely reflect both their own priorities and their own perceptions of the needs of the teachers being served. Seldom do the secondary teachers themselves have the opportunity to affect the subject matter, objectives and nature of the in-service programs which are designed for them. Thus far, it has been largely a hit or miss program with corresponding results.

The purpose of the project which led to the publication of this handbook was to systematically develop guidelines, criteria, and materials appropriate to successful in-service programs for secondary school teachers in consumer education. The uniqueness of this project lies in its systematic approach using survey research techniques and the involvement of successful teachers in developing the handbook through a series of workshops. Although the material in the handbook focuses on financial management, consumer credit and the consumer in the economy, it should be of direct value or readily adaptable to most consumer education topics.

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[1] State of Illinois, The Office of the Superintendent of Public Instruction, Michael J. Bakalis, Superintendent, Guidelines for Consumer Education, 1972, p. 3. Emphasis added.

The Project Plan

The project proceeded through a series of stages. These were:

1. Identification of successful secondary consumer education programs, techniques and materials through the use of survey research methods.
2. The compilation of guidelines and criteria for in-service training programs through workshops attended by teachers identified with the successful programs in the first stage.
3. The testing of the guidelines, criteria and instructional material through an in-service institute.
4. The publication of the Handbook for In-Service Trainers in Consumer Education.

Survey of Illinois High Schools

The survey of Illinois high schools acquired data from samples of both students and teachers. Data was acquired from teachers and students in 76 attendance centers by on-site visitations. The sample was randomly selected from the Directory of Illinois Schools.

The data collection instrument for the students consisted of a 45-item multiple choice test with a one page questionnaire which requested information on the student's age, sex, after school employment, grade level, overall grade average, and the number of consumer education classes completed. The multiple choice test covered the content areas of financial management, consumer credit and the consumer in the economy, with 16, 15 and 14 items, respectively, on each of the topic areas. The mean for the 45-item test was 26.2 based upon 1577 students. Subtest means were: financial management - 9.6, consumer credit - 8.6, and consumer in the economy - 8.1. By school, the total scores ranged from 34.1 for a class of 33 students to a low of 15.3 for a class of 19.

An internal consistency reliability of 0.86 was observed for the 45-item test. Correlation analysis indicated a strong relationship between the students' scores on the subtest and their total test scores. The correlation coefficients were as follows: consumer credit - total = 0.86; financial management - total = 0.90; and consumer in the economy - total = 0.86.

Of the supplementary data acquired on the students, only their overall grade average appeared to be related to their performance on the test with an R = 0.33. In other words, students who are doing well in school, generally, scored high on the 45-item test.

The data collection instrument for the teachers also consisted of the same 45-item multiple choice test given to the students along with a three-page questionnaire requesting additional information. The supplementary information included the teacher's experience, both generally and with consumer education, academic background, reasons for and preparedness for teaching consumer education, use of specific teaching aids and materials and assessment and use of teaching and evaluation techniques.

The overall mean for the 74 teachers completing the 45-item test was 39.3. The means for the subtests were: financial management - 14.0, consumer credit - 13.0 and consumer in the economy - 12.3. The internal consistency reliability yielded a 0.95 for the overall test.

The teacher's performance on the 45-item test apparently had a direct bearing on the student's performance. The Pearson correlation coefficients for the teacher's total score to their students' class mean was 0.37 with a significance of 0.001. The relationship held for all subtests with correlation coefficients of 0.34 for consumer credit, 0.22 for financial management and 0.47 for consumer in the economy with levels of significance of 0.002, 0.03 and 0.001, respectively.

Preliminary analyses indicated that except for one or two items the supplementary information obtained on the teachers was not related to their performance on the test. The relationship between teachers use of the Illinois Guidelines for Consumer Education in planning the course of instruction should be of particular interest to Illinois consumer educators. The data indicated a substantially higher level of performance for the teachers who use the Guidelines with a mean of 41.5 (N = 61) as compared to those who did not use the Guidelines with an average score of 36.9 (N = 11). The difference was significant at the 0.01 level.

Teacher Workshops

The second stage of the project was implemented through workshops at Oak Brook (a Chicago suburb), LaSalle and Salem, Illinois. In order to develop the guidelines and criteria for in-service programs the 35 teachers whose students had a score of 27 or better on the 45-item multiple choice test were invited to participate in these workshops. Of the thirty-five, 19 accepted the invitations. The workshops began Friday evening, 6-9 p.m. and continued on Saturday from 8:30 to 5:00 p.m. Approximately one-third of the workshop time was spent on each consumer education topic. The format for the workshops called for a minimum of structure. The main emphasis was on the input and interaction by the teacher participants. At the conclusion of each content area, the teachers were asked to identify key concepts for teacher competence, one or two learning activities which they had used successfully and one or two resources (films, filmstrips, booklets, etc.) which they believed were useful for the content area. The sessions of each workshop were tape recorded and later transcribed for review and reference.

The following guidelines and criteria for in-service programs were synthesized through the workshops. An in-service training program in consumer education should:

1. Contribute to the teacher's working knowledge of consumer education topics.

2. Update the teacher's knowledge of the relevant consumer issues.

3. Generate the teacher's enthusiasm for and positive attitude toward the subject matter.

4. Teach teachers how to involve the students in all aspects of the class (activities, projects, field trips, consumer education nights, evaluation, etc.)

5. Assist teachers in making the units of study applicable and meaningful to the students' life style and individual situation.

6. Acquaint teachers with the availability and usefulness of the Illinois Consumer Education Guidelines.

7. Assist teachers in identifying and using community business and other resources.

8. Develop the teacher's ability to relate past experience as a vehicle for teaching the subject matter.

The foregoing guidelines and criteria served as the basis for formulating the plans, content and learning experiences for the in-service institute which constituted stage three of the project.

In-service Institute

The In-service Institute was held on the Southern Illinois University at Carbondale campus on July 12-14, 1977. Enrollment was limited to the fifty teachers. The Institute was publicized through announcements and circulars sent to all high school attendance centers in Illinois. The participants enrolled for either one or two hours of graduate credit in the Department of Family Economics and Management. One hour of credit was earned by attendance in the Institute sessions. The second hour of credit was earned through the completion of a project consisting of an in-depth term report on some aspect of the Institute's content, the preparation of an instructional game or the development of a classroom activity for high school students.

The Institute sessions were held from 8:30 a.m. until 5:00 p.m. each day. Each session lasted approximately 50 minutes. The participants were divided into three groups to facilitate discussion and interaction.

The Institute instructors consisted of the project staff, nine high school teachers identified through the workshops and two university level consultants. Participants were provided with a handbook containing daily schedules, materials for each session, content outlines, session worksheets, lists of suggested resources (films, filmstrips, pamphlets and booklets, and articles) compiled from the workshops, and evaluation forms. The participants were asked to complete individual session evaluations as well as an overall institute evaluation. The participants' evaluations served as the basis for revising and refining the handbook for its formal publication.

The Handbook

The Handbook is divided into three sections: Content Outlines, Learning Activities and Resource Materials.

The Content Outlines reflect the consensus about the subject matter appropriate to each content area among teachers attending the workshops. It was clearly recognized that because of time constraints, many of the ideas, concepts and components in each outline would not be covered by teachers. It was generally agreed that the decision about the importance of the components must be left to the individual teacher.

The Learning Activities presented in this report comprise a sampling of the many activities identified through the teacher workshops. The main criteria in selecting those for presentation in this Handbook were that they reflect a variety of approaches which teachers could use, that they could be adapted to different content areas, and that were rated highly in the evaluations of the Institute participants.

The Resource Materials consisted of films, filmstrips, pamphlets and booklets, and articles. The materials included in this Handbook were identified through the survey of Illinois high school attendance centers and in the teachers workshops. There was no attempt to develop a comprehensive listing of the materials available in each content area. The intent, for the purposes of this Handbook, was to present key materials which successful teachers are using in their consumer education classes.

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Consumer Credit 11

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CONTENT OUTLINES

The three main areas that were covered in this project are: Credit, Consumer in the Economy, and Financial Management. The areas covered by these content outlines are generally agreed upon by consumer educators to be inclusive of topics that should be covered. The teacher may decide to use all of the areas or just part of the outline in teaching the consumer education class depending on the length of the course.

FINANCIAL MANAGEMENT

I. Factors Affecting Financial Management

   A. Values and Goals
      1. Decision making
      2. Family
      3. Individual

   B. Needs and Wants
      1. Definition and identification
      2. Standard of living
      3. Life patterns
      4. Stages of life cycle

   C. Resources
      1. Human
         a. Psychic
      2. Non-human

II. Budgeting

   A. Goals
      1. Long term
      2. Intermediate
      3. Short term

   B. Attitude toward money management (Family as a business)

   C. Income

   D. Expenses
      1. Fixed
      2. Variable
      3. Taxes

   E. Savings
      1. Regular
      2. Retirement
      3. Emergency
      4. Investing
      5. Estate planning

   F. Risk management-insurance

III. Intelligent Buying

- A. Specify goals and objectives
- B. Identify or define the problem
- C. Acquire information about alternative choices
- D. Estimate costs of alternatives relative to goods and resources
- E. Select alternative providing greatest satisfaction

IV. Services Facilitating Financial Management

- A. Banking
  - 1. Checking accounts
  - 2. Savings accounts
  - 3. Other services

- B. Financial and Credit Counseling Services

CONSUMER CREDIT

I. Credit Problems

A. What is credit?
B. Reason for using credit
C. When should it be used?
D. How much should be used?
E. What type should be used?
F. Where should it be obtained?
G. What is overuse? - bankruptcy, Chapter 13

II. Using Credit

A. Opportunity Cost--Money due to future credit obligations is not available for current spending.
B. Using Credit Wisely
  1) Credit guidelines
  2) Shopping for credit
  3) Truth-in-lending
  4) Uniform consumer credit code
  5) Understanding credit instruments
C. Credit Credentials
  1) Credit rating--3 C's
  2) Credit bureau - credit worthiness
  3) Building and protecting a credit rating
  4) Fair Credit Reporting Act
D. Advantages and disadvantages of using credit

III. Credit--Where to get it?

A. Sales Credit
  1) Retail store
  2) Third party lender--holder in due course
  3) Sales finance companies--business financing
B. Cash Credit
  1) Bank
  2) Consumer finance company
  3) Credit union
  4) Savings and loan association
  5) Life insurance companies
  6) Pawn Brokers
C. Unlicensed
  1) Loan sharks
  2) Others--parents, friends, relatives
D. Comparison of Source

IV. Credit Instruments

A. Types of Credit
  1) Installment
  2) Non-Installment

- B. Forms of Consumer Credit
  - 1) Sales and Services credit
    - a. Regular charge account
    - b. Revolving charge account
    - c. Installment plan
    - d. Cash credit
      - i) Personal installment loan
      - ii) Single payment loan
      - iii) Check credit plans
    - e. Credit cards, charge accounts
- C. Methods of figuring costs
  - 1) Add-on interest method
  - 2) Discount method
  - 3) Declining balance method
  - 4) Dollar cost method
  - 5) Annual percentage method
- D. Types of Contracts
  - 1) Retail installment contract
  - 2) Promissory note
  - 3) Chattel mortgage
  - 4) Collateral note
- E. Common Contract Clauses and Provisions
  - 1) Acceleration clause
  - 2) Add-on clause
  - 3) Balloon payment
  - 4) Confession of judgement clause
  - 5) Prepayment
  - 6) Co-signer
  - 7) Wage assignment

V. Consumer Credit Laws

- A. State
  - 1) Illinois Small Loan Law
  - 2) Illinois Consumer Fraud Act 1961--amended 1967
  - 3) Illinois Retail Installment Sales Act, 1967
- B. Federal
  - 1) Consumer Credit Protection Act, 1969
  - 2) Fair Credit Reporting Act, 1971
  - 3) Fair Credit Billing Act
  - 4) Equal Opportunity Credit Act

CONSUMER IN THE ECONOMY

I. Economic Activity

- A. Scarcity--the problem of economics
- B. Factors of production
- C. Inflation and deflation
- D. Price and wage controls
- E. Competition
    - 1) Supply and demand
    - 2) Freedom of entry into the Market
    - 3) Nation of Enterprise
    - 4) Market system vs. alternative systems
    - 5) Circular flow (Consumer-Producer-Marketer-Consumer)
    - 6) Taxation

II. Consumer In The Economy

- A. Effective Consumption
    - 1) Consumer decisions
        - Purchase-use-disposal
    - 2) Opportunity Cost
        - Real income vs. psychic income
    - 3) Decision Information
        - Quality comparisons
        - Quantity comparisons
        - Advertising
        - Misinformation--fraud and deception

- B. Role of the Consumer in the Marketplace
    - 1) User of goods and services
    - 2) Income earner
    - 3) Investor
    - 4) Tax payer

III. Consumer Protection

- A. Background on Consumer Movement
- B. Consumer Rights and Responsibilities
- C. Consumer Protection Agencies
    - 1) Government
    - 2) Private

LEARNING ACTIVITIES AND TEACHING METHODS

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LEARNING ACTIVITIES AND TEACHING METHODS

To be effective in the classroom it is suggested that a variety of teaching methods be used. Evidence collected in this project suggests that teachers whose classes performed above average use a variety of teaching methods.

The following page is a compilation by Les Dlabay of various learning activities, resources and miscellaneous activities that can be used in presenting consumer education subject matter. More specific activities for various topics in consumer education are also included in the following pages. These projects are ones that consumer educators have found to be successful learning experiences. The projects included here were presented at a Consumer Education Summer Institute held at Southern Illinois University July 12-14, 1977.

The many methods and activities suggested may not all be applicable or useable in individual classrooms. These are suggested activities that have been tested and proven to be successful. It is up to the individual teacher to adapt these methods to his/her own classroom.

CATALOG OF LEARNING ACTIVITIES, METHODS AND RESOURCES

Individual-oriented Activities

Arithmetic problems
Assigned reading
Book review
Collected materials
Contract learning
Continuum
Correspondence
Demonstration
Diary
Duplicated material
Evaluations
Field interview
Field observation
Hand out
Independent study
Individual project
Individualized instruction
Learning packets
Letter writing
Notebook
Notetaking
Open-end statements
Oral report
Pre-test/Post-test
Programmed learning
Questionnaires
Quiz/tests
Rank order
Research
Study guide
Textbook
Tutoring
Value judgement
Vocabulary words
Workbooks
Written report

Group-oriented Activities

Brainstorming
Buzz session
Clubs
Committee research/group project
Conferences
Contests
Debates/Panel presentations
Discussion
Experience sharing
Fairs
Field trip
Forum
Games
Guest speaker
Investigations
Lecture
Mini-course
Mock trial
On-the-job training
Role playing/skits
Seminar/Workshop
Sensitivity training
Scripts/Socio-drama
Simulation

Resources & Misc. Activities

Cartoons/jokes
Case problems
Community resources
Comparisons
Concepts
Files
Illustrations
Interdisciplinary activities
Library
Samples
Parent involvement
Problem/solving/decision making
Puzzles
Quotations
Resource unit/Unit plan
Opinion survey
Slogans
Team teaching
Resource center

Media

- Books
- Booklets
- Bulletin board
- Catalogs
- Chalk board
- Charts
- Collage
- Display
- Exhibits
- Films
- Filmstrips
- Flannel board
- Flip chart
- Graphs
- Magazines
- Microfilm
- Microfiche
- Newspapers
- Models
- Photographs/pictures
- Posters
- Radio
- Records
- Scrapbook
- Signs
- Slides
- Tape recordings (cassettes)
- Telephone
- Television
- Transparencies
- Video tape

(CONTRIBUTED BY LES R. DLABAY, FENTON HIGH SCHOOL, BENSENVILLE ILLINOIS)

HANDS-ON PRE-TEST

The variations and adaptations of this pre-test are unlimited. The test can be used to introduce the consumer education class. Several questions on the pre-test pertaining to a certain topic area can be used to introduce that unit. The questions can be used "as is" and/or changed to suit the content you will cover. The questions can also be used as a springboard for new questions.

Hands-on activities involve the students in "doing" rather than just "listening". Since students remember 90% of what they learn while doing, this pre-test is a valuable learning experience. Not only does the pre-test initiate enthusiasm for the subject but it is also fun. It offers students a chance to really get involved and test their knowledge in consumer education. It is also an incentive to attain knowledge the pre-test shows them they don't have.

CONSUMER EDUCATION

HANDS-ON PRE-TEST

NOTE: This is not a typical pre-test. Twenty stations are set-up in the classroom. Each station asks the student a question that usually involves the student in an activity.

PURPOSES: Introduce and define consumer education.
Initiate enthusiasm for a Consumer Education course.
Emphasize the need to practice consumer citizenship.
Teacher realization of student knowledge.
Student realization of areas of knowledge in which they are deficient.

TIME: Two days are needed for students to complete all of the stations. Two to three days are required to discuss each station.

INSTRUCTIONS: Distribute a "Problem Solving" sheet to each student. Ask each student to give their definition of consumer education. After each has completed defining consumer education, students are to approach each station (in any order) following the instructions that are posted. After they solve the consumer problem, students should write their responses on the worksheet. Encourage the students to do their own work . . . although interaction among students is also beneficial.

STATIONS

The list that follows represents that which appears at each station. Further information concerning references appears on the last page.

1. ARE ANY OF THESE PRODUCTS DANGEROUS?
   On your answer sheet, indicate whether each product is hazardous or not. If the product is hazardous, describe the hazard.
   A. Stuffed Animal B. Squeak Toy C. Cigars D. Pop Bottle
   E. Aerosol Can

2. HEADLINES. . .CENTURY OF CONSUMERISM
   Each of these headlines appeared in U.S. newspapers between 1890 and 1976. On your worksheet, indicate whether each headline appeared between 1890-1929 OR 1930-1939 OR 1950-1959 OR 1960-1969 OR 1970-1976.

   A. EVIDENCE INDICATES CYCLAMATES ARE SAFE
   B. RUSSIA LAUCHES SPUTNIK

(CONTRIBUTED BY MARJORIE FREY, GLENBROOK SOUTH HIGH SCHOOL,
GLENVIEW, ILLINOIS)

C. STANDARD OIL "TRUST" SUCCEEDS THROUGH BRIBERY, GRAFT, FRAUD, VIOLENCE, AND THE DESTRUCTION OF COMPETITION
D. ONE-THIRD OF LABOR FORCE UNEMPLOYED
E. WEAR IT OUT, USE IT UP, MAKE IT DO--NEW CONSUMER SLOGAN
F. NEW SULPHA WONDER DRUG KILLS NEARLY 100 PEOPLE
G. FORMALDEHYDE USED AS FOOD PRESERVATIVE
H. CYCLAMATES BANNED
I. COMMUNISTS INFILTRATE AMERICAN GOVERNMENT
J. PUBLIC MANIPULATED BY ADVERTISERS
K. GROUPS OPPOSE FOOD AND DRUG LEGISLATION, INCLUDING AMERICAN MEDICAL ASSOC.
L. IS ADVERTISING RESPONSIBLE FOR THE WASTEFUL PROLIFERATION OF BRANDS AND COSTING THE CONSUMER MORE
M. #2 RED DYE BANNED
N. THALIDOMIDE DEFORMS BABIES
O. INFLATION SKYROCKETS
P. PRESIDENT PRESENTS CONSUMER DECLARATION OF RIGHTS
Q. PRESIDENT CREATES NEW FEDERAL OFFICE OF CONSUMER AFFAIRS

3. UNIT PRICING

Unit pricing: Comparing the cost of one product that is packaged in different size containers by finding the cost per common unit. What is the unit price of each of these products?

A. Tomato Juice 67¢ 46 oz. (1.36 liter)
B. Tomato Juice 31¢ 18 oz. (.53 liter)
C. Tomato Juice 79¢ 33 oz. (.96 liter)

4. SAVINGS

You have received $500 for graduation. You have no savings account, but would like to open one in which to deposit your $500. Read the ads on the board. Which one of the savings institutions would be the best place to open a savings account so that you receive the greatest amount of interest? (Post three or four local bank ads.)

5. PAIN REMEDIES

Observe the six pain remedies by reading the labels on the containers.

A. Which pain remedy is best? Why?
B. Which pain remedy offers the most for your money?

6. GUARANTEES

Observe the posted guarantee.

A. What is your first impression of the guarantee as to what it covers?
B. Do you think this guarantee is good or poor? Why?

7. TASTE TEST. . .HOUSE BRANDS vs. NATIONAL BRANDS

Taste each brand of potato chips.

Which is best? A B C D
Which is worst? A B C D
You have tasted:
National's Jay's Frito Lay's Jewel

Decide which brand name belongs to each product you tasted (A,B,C or D).

* * * *

Taste each brand of brownies.
Which is best? A B C
Which is worst? A B C
You have tasted:
Jiffy Jewel Pillsbury
Decide which brand name belongs to each product you tasted (A, B, or C).

* * * *

Taste each brand of orange drink.
Which is best? A B
Which is worst? A B
You have tasted:
Tang Cherry Valley
Decide which brand belongs to each product you tasted (A or B).

8. CONTRACTS

You need to purchase a car. Since you have very little money, you will purchase a used car. You have narrowed your choices. Since you must finance your purchase, observe the three contracts that are posted.

A. Which contract would you sign?
B. Why?

9. PRODUCT INGREDIENTS

Read the following lists of ingredients and identify the product on your worksheet.

A. Water, Sugar, Hydrogenated Vegetable Oil, Modified Food Starch, Cocoa, Nonfat Milk Solids, Sodium Caseinate, Salt, Carrageenan, Sodium Stearoy 2, Lactylate, Vegetable Gum, Artificial Flavoring and Coloring

(Obtain ingredient lists from other products.)

10. CODE

Observe the code on these products.
A. What is the name of the code?
B. How is the code used?

11. INCOME TAXES

You have completed the posted tax form to line 12.
A. What number should you write on line 13?
Observe the W-4 Form.
B. How does your employer use this form?
Observe the W-2 Form.
C. Who receives copies of this form?

12. STOCK

Observe the stock quotations for McDonalds.
A. What was the "close" for the day you observed?
B. How many shares were traded for the day you observed?

C. What was the last dividend declared for McDonalds?
D. What was the highest price paid for a share of McDonalds?
E. What was the "close" for the day before?

13. ADVICE

List the places or people that could be helpful or provide information for the following situations:

A. Martha Brooks is a 62-year-old widow with little or no regular income. She is entitled to Social Security benefits but doesn't know how to get them.
B. Bill Barnam has three estimates on putting a new furnace in his home, but he questions the reputation of the company that gave him the lowest bid. He wants to check on the company before signing any contract.
C. You buy a sewing machine from a door-to-door salesman and it does not work.
    1. What can you do?
    2. What is your legal recourse if the seller is at fault?
    3. Could you cancel the contract if the machine did work?
    4. Under what circumstances could you cancel?

14. COUGH REMEDIES

Observe the three cough remedies by reading the labels on the containers.

A. Which cough remedy is best?
B. Which cough remedy offers the most for your money?

15. LEASES

Read the posted formulations that are often found in leases. What does each mean in "plain" English?

A. "Landlord or Landlord's agents have the right to enter the demised premises during reasonable hours, to examine the same, and to show them to prospective purchasers, lessees, mortgagers, or insurance carriers of the building, and to make such repairs, alterations, improvements or additions as Landlord may deem necessary of desirable. If Tenant shall not be personally present to open and permit as entry into said premises, at any time, when for any reason an entry therein shall be necessary or permissable hereunder, Landlord or Landlord's agents may enter the same by a master key, or may forcibly enter the same, without rendering Landlord or Landlord's agents liable therefore."
B. "The lessee agrees that no alterations, additions, or improvements shall be made in or to the premises without the consent of the lessor in writing, under penalty of damages and forfeiture, and all additions and improvements made by the Tenant shall belong to the lessor."
C. "This lease and the obligation of tenant to pay rent hereunder...shall in nowise be affected, impaired or

excused because landlord is unable to supply any service or repairs, additions, alterations or decorations."

16. POTENTIAL HAZARDS
Observe the picture that is posted. List all the potential hazards that you can find. (See resources for directions on how to obtain the picture.)

17. FINANCIAL CRISIS
Indicate which one of the listed situations you would consider a financial crisis and tell how you would deal with the situation.
- A. You have an accident with a friend's car--no one is hurt but damages on the car come to $850 and it is not covered by insurance.
- B. Most of your friends are going to college--you want to go too, but your parents cannot afford to send you.
- C. Your father is notified by his employer that he is to be dismissed at the end of the month.
- D. You bought a car on time last summer when you were working. Now you are in school and cannot earn enough to keep up the payments.
- E. You open a charge account your first year in college and before you know it you run up a bill of $575 which you cannot pay.

18. LABELS
Observe the labels on the cans of food.
- A. Which label is most informative?
- B. Why?

19. ACCIDENTS
React to each of the following accidents by writing the letter of the response which best describes your opinion on your worksheet.
(See resources for directions on how to obtain a copy of the accident situations.)

20. FILTH LIMITS
Match each of the listed "filth limits" set by the Food and Drug Administration with the product for which the filth limit was set.
1. One rodent pellet/pint
2. Ten drosophila or other fly eggs/ 8 and 1/2 oz.
3. Fifty insect fragments or two rodent hairs/ 3 and 1/2 oz.
4. 100 insect fragments/50 grams
5. 150 insect fragments/8 oz.
6. 5% of the product can be moldy

- A. Wheat
- B. Fruit Juice
- C. Peanut Butter
- D. Corn Meal
- E. Chocolate
- F. Nuts

RESOURCES

1. Consumer Product Safety Commission Materials
433 W. Van Buren
Chicago, IL 353-8260
or
CPSC
Washington, D.C. 20407
202-343-6171

2. The Consumers' World, Garman & Eckert, McGraw Hill, 1974, Chapter 8.

3. The Consumers' World, Chapter 3, p. 44 & 45. This station was created to show the history of consumerism and to show the various topics included in such a course.

4. Read: "How To Pick The Best Savings Account," Consumer Reports, 2/75, p. 90+. This article emphasizes that there is more to interest earned on a regular passbook account than the interest rate. In this station students examine bank ads that usually have very little information in them.

5. Assemble various pain relievers allowing students to examine labels.

6. Use an example of a poor or misleading guarantee as well as one that meets the FTC requirement of using the terms "full" and "limited".

8. This station is based on the FTC publication, "The Grey Family Finances An Auto Purchase." FTC, Bureau of Consumer Protection, Washington, D.C. 20850, 202-962-0151.

9. A list of those foods having a standard of identity can be obtained by writing the FDA and asking for the publication entitled: "Foods For Which Standards Have Been Established Under the Federal Food, Drug, and Cosmetic Act." FDA, 433 W. Van Buren, Chicago, IL, 353-5863.

11. Materials obtained from the IRS or by going to your district's business office.

12. Stock quotations are obtained from local newspapers.

13. Consumer Education in an Age of Adaptation, Sally Campbell, Consumer Information Services, Sears, Roebuck & Co., Chicago, IL 60611, 1971, p. 51.

14. Obtain cough remedies allowing students to examine labels. (Walgreens, Vicks Formula 44, and Halls offer a good comparison.)

15. "How To Read A Lease," Consumer Reports, 10/74, p. 707+.

16. Insights Into Consumerism, "Who's Responsible For Product Safety," J.C. Penny Co., Inc. Educational Relations Department, Spring/Summer 1975.

17. Same as #13, p. 49.

18. "Nutritional Labels: A Great Leap Forward," FDA Consumer, September 1973, p. 10-16.

19. Same as #16.

20. Consumer Reports, 3/73. Obtain an "Unavoidable Defects" list from the FDA (address given in #9).

GAMES

Games are one of the many teaching techniques that can be used to diversify presentation of consumer education principles. Games provide active participation for all students in the classroom. Three different games are included here for use in different areas of consumer education. With some alterations these games can be adapted to more than one area.

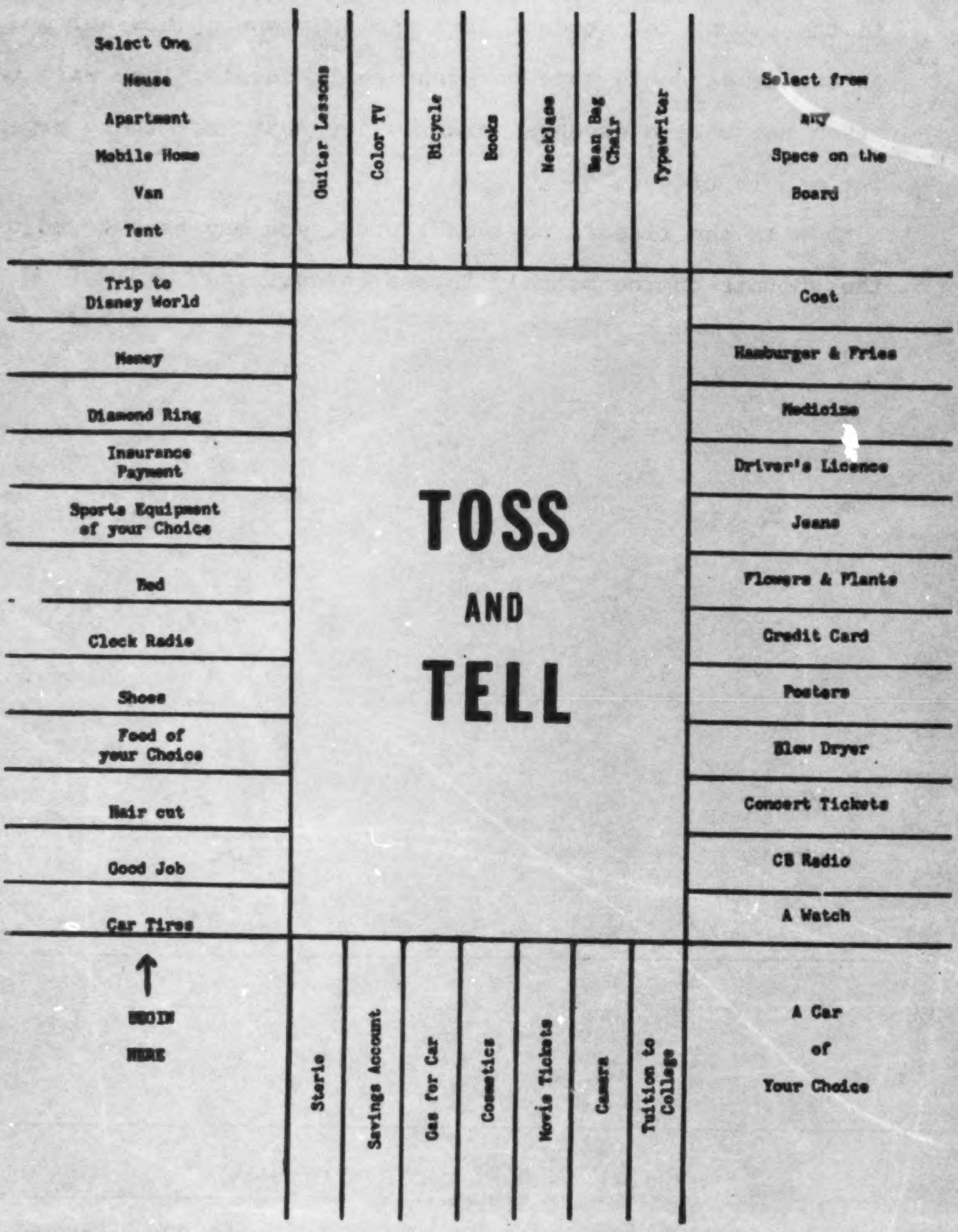
The Toss and Tell has suggestions for use included with the game. In addition to the suggestions listed, this game could be used in teaching budgeting principles. Students could be asked to determine if each item on the game board was a fixed or a variable expense, goods or services and also a discussion of needs vs. non-essential, students could be asked where they would shop for each item, same the different types of stores, and be asked to give 5 characteristics of each item.

When teaching introductory principles of economics, an exercise that can be used is one illustrating the three different types of political/economic systems. Directions for classroom use are included on the following pages.

The budgeting game allows students to work individually or in teams. They could be paired according to single or married. Each student is given a monthly income card. This is the amount the student must use in planning his/her budget. After the students have designed their bugets, they will be given unexpected expense cards. They must work these expenses into their budget.

With the rise in cost of living, you may need to adjust the amounts on the monthly income cards.

TOSS AND TELL



Suggestions for Using

TOSS AND TELL

Players: 2-4 persons per board

General information: If one "lands" on choice square such as sports equipment of your choice, the player must state the name of the sports equipment before proceeding with the specific activity.

Additional equipment needed:
1 die
1 marker per player
1 sheet of paper per player to record responses

To play COST CUTTERS

Objective: to determine methods of saving money when purchasing an item.

Directions:

1. Set a time limit - 5, 10 or 15 minutes for "play".
2. Take turns rolling the die and moving the marker a corresponding number of spaces.
3. List the item landed on and beside it at least one cost cutter. Explain the cost cutter to the group. A maximum of 3 may be listed for each item. If another player lands on the same item additional cost cutters must be given.

Scoring: Total each cost cutter listed on the paper at the end of the time. If a player does not have a cost cutter listed, no points are scored. The highest score determines the winner. If scores are tied, roll the die, the highest number shown on the die becomes the winner.

To play COST OF UPKEEP

Objective: to determine the cost of maintaining a product.

Directions:
1. List number 1 - 8 on a piece of paper.
2. Roll the die 8 times per person, taking turns.
3. Immediately upon landing on the item, explain to the group the cost of upkeep and additional expenses that would be involved when owning that product. A maximum of 3 may be stated.
4. List the total number of costs by each number on your paper.

Scoring: Record 1 point for each maintainance cost in each round. Total score, the winner is determined by the highest score. In case of a tie, roll die the higher number rolled will become the winner.

To play ASSESSING VALUES

Objective: to determine values important to the individual

Directions:
1. Each player should make 3 columns on a sheet of paper, as follows:

Very, very important to me   Sort of important   Not important

2. Roll die, move marker a corresponding number of spaces.
3. Record item landed on in one of the 3 spaces suggested below.
4. Each player should go around the board 4 times.

Some follow up discussion questions:

1. Compare your paper with another, explain why the same items were placed in different places.
2. If you were to do this 5 years from now, would your items be placed in different columns? Explain.
3. Can you find any relationships between the items individuals chose as important and the individual's personality, behavior, or appearance? What conclusions can you draw from these relationships?

To play SILENT IMPULSE SHOPPING

Objective: to evaluate shopping habits

Directions:

1. No one talks until each person has thrown the die 8 times, taking turns.
2. List on a paper numbers 1 - 8 and beside each of the items landed on. Write yes if you would purchase the item immediately or no if you would wait and learn something about the item before purchasing.
3. Exchange papers in the group, by looking at the new paper received, explain to the group the type of shopper you feel that person is.

A follow up activity:

Beside each item listed on the paper received from another player, write 1 helpful hint or information the person should know or should avoid when buying that item. Return paper to the owner. Names on papers are necessary for this follow up activity.

(CONTRIBUTED BY: CHARLOTTE CARR, ILLINOIS STATE UNIVERSITY,
NORMAL, ILLINOIS)

THREE ECONOMIC SYSTEMS

The learners will be introduced to three political/economic systems and will conclude which they can best accept.

Prior to this activity, the learners will research and begin a comparative analysis of the political/economic systems: communism, socialism and capitalism. During class the educator and learners will discuss these three political/economic systems in order to answer the following questions:

- Who are the decision makers?
- How is it decided what is produced?
- Who owns the productive resources?
- Who gets the benefits (profits)?

The educator will then draw a continuum on the chalkboard display the three systems:

COMMUNISM SOCIALISM CAPITALISM

Each learner will then place themselves on the continuum by writing their initials at the spot they would best fit. The continuum will be referred to again later in the activity, so it should not be erased.

This activity can be utilized after the educator has tested the learners with a short, objective quiz. The learners' quiz grades will be assigned according to the political/economic system they will assume.

Divide the class into three groups by method of chance. One person at each table or at the beginning of a row will draw a slip of paper for the group. The slips of paper will contain the words communism, socialism or capitalism, and the groups must assume the role of that system. Learners will have the opportunity to internalize and live one of the economic systems. The directions for the groups are:

COMMUNISM

The group adds all the learners' quiz grades together and divides by the number in the group, including those that are absent. The quiz grade each learner will then receive is the average for all grades totaled.

SOCIALISM

The group will be following the socialist theory, "take from the rich and gives to the poor." The learners receiving A's, B's and C's on the quiz will give a proportion of their points to those receiving D's and F's. The result will be that A, B and C grades will be lowered one letter grade.

CAPITALISM

Each learner will keep the quiz grade which they had originally earned individually. Those who are absent will receive a zero.

The learners will then discuss and express their personal reactions to the experience and conclude what political/economic system of government they could best accept. Referring back to the original continuum, ask the learners to review the place they had positioned themselves on the continuum. Would their position remain the same? Have each learner publicly proclaim where he/she would now place themselves and why.

(On the following page is a quiz that can be used in this activity)

(CONTRIBUTED BY: MARY LUMSDEN, NEW HOLLAND HIGH SCHOOL,
NEW HOLLAND, ILLINOIS)

QUIZ: THREE ECONOMIC SYSTEMS

Fill in the product that is associated with the following advertising slogans.

________________ 1. Softens your hands while you do the dishes.

________________ 2. The natural PH balance shampoo.

________________ 3. The return of price and pride.

________________ 4. Cross your heart.

________________ 5. The Great American Shoe Store.

________________ 6. It's a nice reflection on you.

________________ 7. Doing what we do best.

________________ 8. We believe quality can be beautiful.

________________ 9. The closer you look, the better we look.

________________ 10. Fly the friendly skies.

________________ 11. Square meal, square deal.

________________ 12. _________ is your saving store.

________________ 13. Get your hands on a ____ and you'll never let go.

________________ 14. It lets me be me.

________________ 15. Does she or doesn't she?

________________ 16. 6 or 3 or 1.

________________ 17. You've come a long way baby.

________________ 18. For the times of your life.

________________ 19. The performance company.

________________ 20. Take a rat to lunch.

________________ 21. _____ softens the blow.

________________ 22. _____ makes sense for America.

________________ 23. Built with integrity, backed by service.

____________________24. The finest in eye makeup, yet sensibly priced.

____________________25. Quality in every detail.

Key:

1. Palmolive
2. Earthborn
3. A & P
4. Playtex Bra
5. Kinneys
6. Joy
7. American Airlines
8. Whirlpool
9. Ford
10. United Airlines
11. Ponderosa
12. K-Mart
13. Toyota
14. Nice N' Easy
15. Clairol
16. Contact
17. Virginia Slims
18. Kodak
19. Phillips 66
20. D-Con
21. Puffs
22. Chevrolet
23. Sunbeam
24. Maybelline
25. Magnavox

BUDGETING GAME

Students draw a monthly income card. From this card the student then develops a budget, according to specifications given by the teacher. After this step, an unexpected expense card is drawn. The student must work this expense into his/her budget. This exercise simulates a real life happening that can affect one's budget.

MONTHLY INCOME CARDS

MI $500	MI $605
MI $322	MI $710
MI $300	MI $275
MI $240	MI $680
MI $515	MI $725
MI $670	MI $340
MI $700	MI $397
MI $592	MI $817
MI $400	MI $320
MI $210	MI $804

UNEXPECTED EXPENSE CARDS

The court just granted you a divorce. You must begin paying alimoney of $100 a month immediately.

Your color TV goes on the "blink" right before the big game. If you hurry, you can have it fixed in time at the cost of $75.

Your wife brings home a new member of the family--a pedigree poodle at the cost of $150.

While visiting a craft shop, your child knocked over and broke a $75 figurine.

You accidently sat on your glasses and broke them. New frames and lens will cost $80.

Your water pump on your car starts leaking. Before you notice the leak, your car gets hot and $200 worth of damage is done to your engine.

Your wife goes on a shopping spree using her Master Charge Card and charges a total of $375.

You've made someone unhappy. As a result, all four tires on your car have been slashed. Since you have no comprehensive insurance, it will cost you $200 to replace them.

Relatives drop in for an unexpected visit of a month. Food costs for this month are up by $125

It's time you slowed down!!! You have just been arrested for driving 80 mph in a 55 mph zone. The fine is $100 plus $20 court costs.

Your husband just bought a second car for $575 on credit without first consulting you.

Your child had to have an emergency operation that cost a total of $1200 including the hospital bill. Unfortunately, you had no medical insurance.

Your son who is a senior in high school just came home and announced that he owes $100 in back class dues and must have them paid by the end of the month.

You just had a small fire in your home. Unfortunately, you had no fire insurance and must pay $200 for repairs plus $100 to rent an apartment while the house is being repaired.

You have just received word that your only living parent has passed away. Since your parent was underinsured, you have agreed to pay $500 toward final expenses.

Transmission troubles in your car. Repairs will cost $200.

Your furnace explodes and you must pay $300 for another one.	Too many auto accidents. Car insurance increased by $100 every 6 months.
Your daughter just announced that she must have $85 for a class ring by the end of the month.	Your refrigerator breaks down and cannot be repaired. You must purchase a new one at $300.

(CONTRIBUTED BY JIM BIGGS, BUCKLEY-LODA HIGH SCHOOL, BUCKLEY, ILLINOIS)

CONSUMER EDUCATION NIGHT

Consumer education night is a project that is meant to educate people in the community in various consumer topics. This activity involves the students in the planning of the project from the beginning to end. While they are setting up the program, they are learning facts.

Some of the steps involved in setting up a Consumer Education Night are 1) Set student committees-- Some of the suggested committees were promotions, general information, courtesy, audio-visual, art design, speakers assistants. 2) Decide on topics to be covered with students, 3) invite speakers. Be specific when asking speakers to speak on individual topics. 4) Make preparations for the Consumer Education Night.

A sample evening that was set up by Dave Burk of Wauconda High School consisted of 3 speakers in the areas of credit, insurance and energy conservation. These were topics suggested by the students. The evening was divided into 3 sessions. Each session lasted 20 minutes. Dave Burk suggests that this time period be lengthened to 40 minutes. After the consumer education night the students had a party to finish up the project.

Detailed directions for conducting a Consumer Education Night are included in a booklet from the Illinois Office of Consumer Education.

ECONOMICS FIELD TRIP

This field trip is designed to take 4-5 hours during a school day. It could be adapted to individual use by doing some of the work in the classroom or after school. Some of the economic concepts that are integrated into this field trip are: opportunity cost, supply and demand, inflation, competition and market structure.

Before planning the field trip, it is suggested that you discuss the trip with the principal and superintendent. After receiving their approval, the local Chamber of Commerce, local banks and area industry should be consulted. Participation by these institutions can add enrichment to the field trip. Further directions for conducting the field trip are included in the following pages.

If transportation is not available through the school, consider alternatives such as walking to a nearby business or factory is they are available.

Although this field trip is designed to teach economic principles, it could be adapted for use in a career opportunity class.

If it is not possible to go on a field trip, the same exercises and principles could be used in the classroom. Representatives from area business and factories could be invited into the class to answer questions.

ECONOMICS FIELD TRIP

1. Business and Industry Objectives
2. School Objectives
3. Format for Organization and Arrangements
4. Preparing Students for a Field Trip
   (List of questions provided)
5. The Field Trip
6. Follow-up after the Field Trip
7. Final Meeting with Chamber of Commerce
8. Plan for Next Year or Next Semester

(CONTRIBUTED BY: GARY COATES, PRINCETON HIGH SCHOOL, PRINCETON, ILLINOIS)

ECONOMICS FIELD TRIPS

Business and Industry Objectives

The objectives of business and industry are to give enough experience through the Economics Field trips to cause the students to come to the conclusion that our free market economy is the best system to reach our goals.

The Economics Field Trip should encourage students to involve themselves actively and constructively in this free society.

Through this system we have been able to enjoy more personal freedoms and economic advantages than any other systems ever in recorded history. Economics Field Trips are to help each student reach an understanding of the company's role in this system, the local economy and the quality of life in the local community.

School Objectives

Students enrolled in economics classes learn about the subject in many ways. A visit to a local industrial firm offers an opportunity to see our competitive marketing system in action. Application of economic concepts in Rockford companies presents meaningful lessons unmatched by textbook or classroom learning experiences.

Economic issues related to the following topics are a few of the understandings which could be facilitated by a visit to a local firm: the complexity of decision making processes, labor relations, government regulation, management philosophies, sources and uses of resources, social contributions of business, response to market demands, production problems, personal development, and compensation programs.

Economic concepts which could be reinforced during the field trip experience include productive resources and the scarcity problem, marginalism and equilibrium, economic incentives, specialization and the division of labor, voluntary exchange, comparative advantage, the price mechanism, competition and market structure, "market failures", aggregate supply and productive capacity, unemployment, economic growth, saving and investment as keys to productivity, and international economics.

The field format would also allow considerations of concepts for the evaluating economic actions and policies. Issues of freedom, economic efficiency, equity, security, stability and growth are easily related to the experience of every industrial firm. The trade-offs among these goals would also be topics for consideration.

Format for Organization and Arrangements

1. Dates for school year industrial visits are to be determined at an annual meeting in early September, attended by high school representatives and industry associate representatives.
2. Chamber contacts bus company and determines pick-ups and drop-off times at school.
3. Chamber determines arrival time and departure time for companies.
4. School supplies Chamber with list of students to visit each company. List should be at Chamber no less than one week before day of trip.
5. Chamber and schools coordinate which groups go on which busses.
6. Invoice for bus transportation sent to Chamber and paid by Chamber, for pro-rata reimbursement from participating companies.
7. PARTICIPATING COMPANIES ARE RESPONSIBLE FOR HAVING THEIR REPRESENTATIVES WITH STUDENTS FROM TIME LEAVING SCHOOLS UNTIL TIME OF RETURN TO SCHOOLS.

Preparing Students for a Field Trip

To make the field trip a meaningful educational experience, students must be adequately prepared to take full advantage of the visit. Without adequate orientation the field trip becomes no more than a day away from school and the objectives of the program can not be achieved.

Orientation to the field trip experience can take many forms. Teachers should carefully choose those methods which offer the greatest chance that the students making the visit will be well prepared. The suggestions which follow may be of help in preparing students.

1. Class discussion about expectations you have for student behavior and learning as they participate in the field trip.
2. Class discussion and assignments dealing with particular economic concepts and topics to be emphasized on the trip.

Suggested Questions for Field Trips

Company name: _________________________ Student name: __________

1. Briefly, how did this company get started?

2. What does this company produce?

3. Why is this plant located in this particular city? Why in this part of the city?

4. Do you have plants in other states or foreign countries? If so, why are they located there?

5. How are your sales going?
   A. How does the immediate future look?
   B. What is the long-run outlook?

6. Who are your major customers?

7. What economic indicators do you look for to forecast changes in sales?

8. Who are your major suppliers?

9. Have these suppliers been able to fill your orders on time in recent months? Do you forsee any changes in that service?

10. What has happened to the price of materials you buy in the last year? Do you expect any changes in the cost of materials? Why or why not?

11. About how many employees do you have? Are any employees represented by a labor union? If so, which union(s)?

12. What has happened to the cost of labor in recent years? Examples?

13. What has caused this change in wages?

14. What are some examples of fringe benefits this firm offers?

15. What type of labor, as regards skills and education, do you have the greatest need for? Is the labor force in this area large enough and skilled enough to meet your needs in the near future?

16. Is the absentee record of your employees considered to be "good" or "bad"? What are the major reasons for this record of absence from work?

17. What do you look for when hiring people? What about them is most important to you? How do you evaluate people who apply for employment?

18. Do you provide any in-plant on the job training?

19. How is your sales dollar broken down among the various costs you have?

20. What is your profit margin? Is it improving? Why or why not?

21. Who are your major competitors? How are you doing as compared to them?

22. Are you dependent upon government contracts for any portion of your sales? How important is government spending to your business?

23. How have government regulations affected your business? Examples?

24. Do you think there should be any changes in government's involvement in your industry and the economy in general?

25. About how many dollars did this firm pay last year in:

Federal income tax $____________________

State income tax $____________________

Local property tax $____________________

26. Does this firm participate in the state unemployment system? If so, what does it cost? Are many of your former employees getting unemployment benefits at this time?

THE SPACE BELOW AND ON THE BACK OF THIS PAGE CAN BE USED FOR NOTES

3. Written materials available from the firm explaining its business and organization could be used in advance of your visit. These materials are available upon request from participating companies.

4. Guest speakers from the firm can be used to introduce the field trip experience by giving specific reference to the firm to be visited.

5. Relevant current events in local, national or international economics could form the basis of questions or discussion during the field trip. Specific news items about the firm or industry you will be visiting could also be used to orient students.

6. Development of questions to be used as a basis of learning during the field trip are an important part of orientation. These questions offer a framework from which students can more easily become involved in the actual field trip experience. The questions should be structured to lead both students and company personnel to consideration of economic realities which are to be the focus of the field trip experience.

7. IT SHOULD BE NOTED BY ALL TEACHERS PARTICIPATING IN THIS PROGRAM THAT THE PRIMARY REASON FOR THE TRIP IS TO WITNESS THE COMPETITIVE MARKETING SYSTEM IN ACTION. (It is not a career day or factory visit.)

The Field Trip

Participating companies are asked to use the following outline as a guide for conducting the field trip:

1. Welcoming remarks
    a. Brief introduction to company
    b. Outline of economic topics to be covered

2. Review of company's operation
    a. Position in industry
    b. Contribution to local economy
    c. Products offered to market

3. Specific discussion of agreed to economic issues coordinated with high school instructors

4. Tour of plant facilities

5. Discussion follow up (Question/Answer session)

6. Closing remarks

Follow-up After the Field Trip

Making use of information on the field trip will complete the learning experience for students and will reinforce understanding about economics related to their field experience. Without this debriefing much potential learning may be lost.

All students should be able to participate in a discussion of what was observed, what questions were answered or left unanswered, and how the information gathered relates to classroom work. Other suggested debriefing procedures are listed below.

1. Research projects designed to reinforce economic concepts dealt with on the field trip or to answer questions which were not satisfactorily dealt with on the field trip.

2. Oral reports about special topics for which students were given particular responsibility during the trip. These could also be used to teach students who could not participate in the field trip experience.

3. Guest speakers from the firm could be used both to follow up ideas mentioned during the trip and to begin consideration of new areas of learning which time did not allow during the visit.

No matter what the format, debriefing should be considered an essential part of the field trip experience. Of particular importance is feedback to the companies which were visited through your company liaison representative. A student questionnaire or other form of written commentary should be sent to the company liaison representative within a few days of the visit. A note explaining how the trip aided classroom instruction written by a student or the instructor will also help reinforce the value of the visit among company personnel. Since much of the learning which takes place is not readily observable during the field trip, feedback is vitally important to let company representatives know what is being done right so that it might continue, and to point out what areas of the field trip format need improvement before the next group of students visit the firm.

MARRIAGE, MONEY, AND YOU

This project if used as directed will take approximately three weeks. It can be adapted so that various sections can be used in different units i.e., insurance, housing, budgeting, comparison shopping. Students may participate as individuals, as "married" couples, or as roommates. Complete directions are found within the following pages.

"Love on the Installment Plan" (a filmstrip/cassette) and "The Money Tree" (film) are two additional resources to use to supplement this project. The address for "The Money Tree" and "Love on the Installment Plan" can be found in the Resource List.

MARRIAGE, MONEY, AND YOU

TEAMWORK

Consumer Education

(CONTRIBUTED BY: LARRY OBENCHAIN, BELLEVILLE TOWNSHIP HIGH
SCHOOL WEST, BELLEVILLE, ILLINOIS)

OBJECTIVES

1. Examine personality and social interests.
2. Prioritize needs essential for married life.
3. Select an apartment according to one's lifestyle and within one's budget.
4. Interpret sections of an apartment lease.
5. Construct a food shopping list for one week and price the items at a local supermarket.
6. Select furniture items and then comparison shop at local furniture stores.
7. Select life insurance policy which will fit one's needs and budget.
8. Set short-term, intermediate, and long-term goals.
9. Construct a yearly budget which will be within one's income and enhance one's marriage.
10. Reconstruct the yearly budget sheet according to encountered misfortune.

PART I

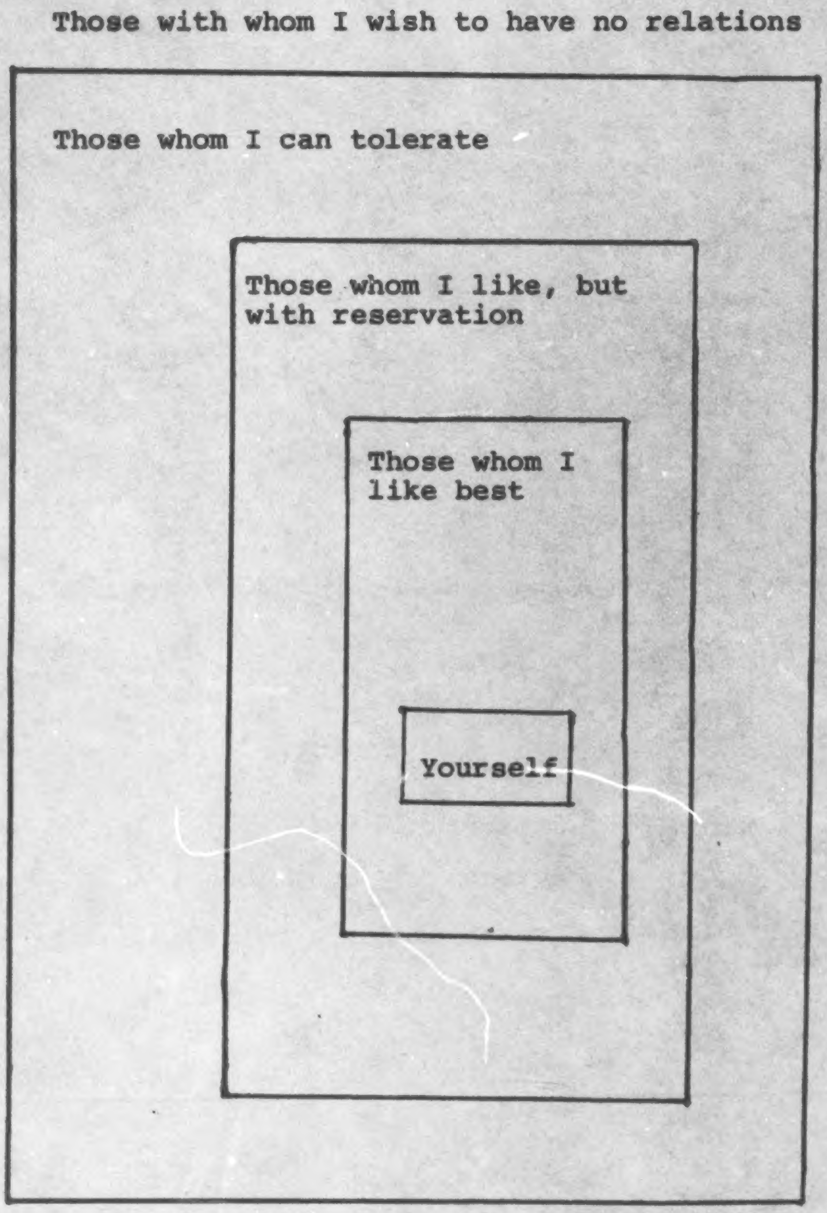
Becoming A Well-Adjusted Individual

A. Student Sociogram

B. Personality Questionnaire

C. Questions For a Potential Mate

A. Student Sociogram


Those with whom I wish to have no relations
Those whom I can tolerate
Those whom I like, but with reservation
Those whom I like best
Yourself

Please place everyone in class on this sheet. Please use their initials only. Circle the initials of the opposite sex (if you are a boy, circle the girls).

B. Personality Questionnaire*

Name
Class Period
Age
Sex
Religion

INTERESTS

Athletics -

Fishing, Camping, Hunting -

Music -

Art -

Theatre, Movies, Television -

Other -

ATTITUDES

Drinking -

Drugs-

Children -

Home -

Occupation -

Income -

WHERE WOULD YOU LIKE TO LIVE?

*Use as a guideline for choosing marriage partners.

C. Questions For A Potential Mate*

The following questions should be used as a guide for determining a potential mate. These questions, which you ask yourself, may aid you in interpreting the real signficance of the behavior of the person you intend to marry. These questions are tests of social and psychological readiness for marriage. They add up to one big question: "Is this person mature enough to manage the responsibility of marriage?" If you consistently answer yes to these questions, you have good reason to doubt whether the person you are observing is really the mate for you.

Substitute she for he in the case of males, however, some questions may not be applicable in reference to females.

1. Does he frequently fail to keep definite appointments with me? (This can be a form of purposeful forgetting, a symptom of repression of deep and partly unpleasant feelings about you.)

2. Does he make me feel very much like an outsider with his family and friends? (He may be overidentified with his family or friends.)

3. Does he constantly compare me favorably or unfavorably with his mother? (He may have overidealized his mother, fantasizing her as a superwoman and expecting you to fit this immpossible picture.)

4. Does he repeatedly talk big plans for the future while failing to carry through small everyday obligations?

5. Does he always blame me when things go wrong? (This is the bad habit of projection.)

6. Does he feel and express many strong prejudices against people, ideas and even food? (You too may some day offend his unreasoning prejudices.)

7. Does he usually call his own failures the other fellow's fault? (It is hard to live with a person who does not take responsibility for the outcome of his own acts.)

8. Is he abnormally superstitious?

9. Does he tend to "take it out" on me when things go wrong for him? (This displacement of feeling can have serious repercussions. Marriage on the rebound is not an uncommon event. The jilted partner seeks marriage not for the love

of a new personality but rather to hurt and take revenge on the one who jilted him.)

10. Does he get sick whenever he runs into difficulty, obstacles or even lovers' quarrels? (The habit of retreat into illness when things go wrong and the conversion of emotional problems into physical symptoms can produce a whining, hypochondriacal spouse.)

11. Does he react in a decidedly childish manner whenever he doesn't get his own way? (Repeated regression into childish behavior when one's immediate wishes cannot be met is perhaps the most overt sign that a person is not yet mature.)

12. Does he expect marrying me to make up for everything he feels he has missed or been deprived of so far in life? (This is asking too much. Successful marriage can compensate for failures and inadequacies in many other areas of life, but to look deliberately to a specific marriage as complete compensation for all one's own deficiencies is to woo disappointment. Each partner must bring his entire personality, its weaknesses and strengths, to a marriage.)

* This questionnaire is better suited for real life courtship but also may be put to some use in selecting the student's spouse in the course.

PART II

Marriage

A. Mock Marriage Certificate

B. Marriage Project

A. Mock Marriage Certificate

Oh Mighty Maroons, we are assembled here this ________ day of _____________ to witness this hypothetical wedding of _________________________ and ____________________________.

For as much as these two persons have come hither to be made one in this holy estate, if there be any here present who knows any just cause why they may not lawfully be joined in the hypothetical marriage let it now be known or ever after hold his or her peace.

I charge you both before the Mighty Maroons, the searchers of all hearts, that if either of you know any reason why ye may not be joined in marriage now confess it.

Do you ____________________________ take this woman to faithfully and to the utmost of your ability promise to work with and dutifully guide her in the execution of all problems presented in this marriage exercise for the better or worse whichever that grade might be and so you ____________________ also make this promise. (Each repeat this together.)

I __________________________________ take thee ______________________________ to be my hypothetical wife/husband and I do promise before the Mighty Maroons to do my best and to be thy loving and faithful husband/wife through thick and thin, in time of plenty and in time of want as long as this problem does last. (Exchange rings)

By the authority invested in me as the supervisor of this society, I now declare ______________________________ and ______________________________ to be hypothetical man and wife so help me Mighty Maroons.

____
Society Supervisor

B. Marriage Project

You and your spouse were married two weeks ago and must solve the following problems listed in the Activities Section as your major project for this course.

1. **ROLES**

   Two roles are to be assumed. Both of you have just graduated from high school.

   a. Husband - age 18, you have a new job in a city 100 miles away, paying $375 a month. (Take home pay)

   b. Wife - age 18, you have also found a secretarial position that pays $300 a month. (Take home pay)

2. **WORK**

   This project is to be completed with your partner and will be graded as the same project for both people. You may obtain a divorce at any time, but must finish the project on your own. The project is due at the end of three weeks. All written work is to be turned in for credit. Be prepared to report your project plans to the class.

3. **WHAT YOU HAVE NOW**

   a. You own a stereo, chair, radio, TV, and a few miscellaneous household items such as sheets, towels, pots and pans, dishes and some cheap silverware items.

   b. You have clear ownership of a 1971 Chevelle V8.

   c. You have no major outstanding debts.

   d. Together, you have $700 savings in the bank.

PART III

Money Management Activities

A. Setting Present Needs
B. Select An Apartment
C. Food Planning And Shopping
D. Select Furniture
E. Select Life Insurance
F. Set Goals
G. Develop Budget
H. Wheel Of Misfortune
I. Acquiring A Loan
J. Questions

Check off after
you complete each
activity.

FIRST MONTH ACTIVITIES

A. Setting Present Needs

______ Write out a list of items that you would consider essential in starting out married life. Rank these needs in order of priority. Support your reasons for your choices.

B. Select An Apartment

1.______ Shop and select an apartment (from those provided) (see pages 11 and 12). Each couple is to complete an Apartment Hunting Worksheet. Read the descriptions of each of the apartments. Do not "go" to the next apartment until you write the advantages, disadvantages, and estimated monthly total cost of the apartment on the Apartment Hunting Worksheet. See page 13. If certain conditions are not listed, assume they are not available, for example, if laundry facilities are not listed, then assume you would need to leave the building to do the laundry.

APARTMENT CHOICES

Cut apart before proceding with the game.

APARTMENT A

Rent $158 per month
No utilities furnished
5 year old duplex
10 miles from Bill's job
Small sized rooms
Refrigerator and range furnished
Must sign a lease for six months. One months rent required in advance.
The outside needs painting
No air conditioning
Has an attached garage
Must take care of lawn
Walls are paper-thin and a radio can be clearly heard in the other half of the duplex

APARTMENT B

Rent $125 per month
No utilities furnished
Several years old, in the upstairs of a house (private entrance)
25 miles from Bill's job
Large sized rooms
Range furnished, all drapes furnished
No lease required
One months rent required in advance
Very clean, newly painted
No air conditioning
No pets allowed
Older neighborhood
Another couple has looked seriously at this apartment and the owner is using this to pressure you into renting immediately.

APARTMENT C

Rent $220 per month
All utilities except phone furnished
New apartment complex, never lived in before
Within walking distance of Bill's job
Average sized rooms
Refrigerator and range furnished
Must sign a lease for a year
One months rent required in advance
Very clean, newly painted
Air conditioned
On the first floor
Coin laundry in the basement
Apartment complex is right next to a major Highway
Near large shopping center

APARTMENT D

Rent $165 per month
No utilities furnished
15 year old apartment building
12 miles from work
Large sized rooms
Range, refrigerator, davenport, chair, dining set, bed, dresser, and all drapes furnished
Must sign a lease for six months
$100 advance payment required
Window fan furnished
Basement apartment
Furnishings rather old but in good condition
Railroad tracks are five houses away

APARTMENT E

Rent $170 per month
Water furnished, other utilities are not
Almost new apartment building
8 miles from Bill's work
Average sized rooms
Range and refrigerator furnished
Must sign a lease for six months
Two months rent required in advance
Air conditioned
On the second floor
Needs cleaning
Coin laundry in the basement
Barking dogs can be heard in next apartment

APARTMENT HUNTING WORKSHEET

Apartment	Advantages	Disadvantages	*Estimated Total Cost
A			
B			
C			
D			
E			

* May be stated monthly rent plus name of additional expenses or you may estimate the monetary cost.

ANSWER THE FOLLOWING:

1. Which of the above apartment would be best for you? ____________

2. What factors influenced your decision?

3. If you would not select any of the five above and would continue shopping, explain why.

2. Examine your apartment lease (see page 16) and then answer the following questions.

   a. What premises are rented under the terms of the lease?

   b. What period does the lease cover?

   c. 1) What is the monthly rent?

      2) When and where is the rent payable?

   d. What services are included in the rent?

   e. 1) How much is the security deposit?

      2) Under what conditions will the security deposit be returned in full?

      3) Under what conditions will all or part of the security deposit not be returned?

f. If a tenant accidentally breaks a window while practicing his golf swing, who is responsible for the repairs, the tenant or the landlord? Why?

g. Now, sign your lease!

APARTMENT LEASE

LEASE made ______________________ whereby WE, MICHAEL ALLAN ARMS, INCORPORATED, the landlord, lease and YOU, ____________ the tenant, take Apartment 7A in building _________ at 79 Chestnut St., for a period of two years from the date the apartment is ready for occupancy, at a rent of $__________ a month, payable in advance, without demand, on the first day of each month.

SECURITY AGREEMENT

We have received $225 security for your performance of this lease.

1. Which we will return if
   a. you cancel BEFORE notice of occupancy date is mailed, or
   b. we cancel because of Government takes the building or any part of it, or
   c. we cancel because the building is damaged and we decide not to repair it, or
   d. this lease remains in effect for the full two-year period.
2. Which we will keep if
   a. you cancel AFTER notice of occupancy date is mailed and before the lease begins, or
   b. we cancel because YOU DO NOT OBSERVE this lease and the regulations which are a part of this lease, or
   c. you do not leave the apartment in good condition, regardless of how or when the lease ends or is cancelled.

If you cancel after the lease begins, we will return $ 10.00 for each full month's rent paid, and keep the balance.

WE AGREE TO:

3. Give you thirty days notice by registered mail of the date the apartment will be ready for occupancy;
4. Deliver the apartment in good condition;
5. Supply at no extra charge the following:
   - Heat as required by law
   - Hot water
   - Cold water
   - A gas range
   - A sink and laundry tub
   - Kitchen floor linoleum
   - Venetian blinds
   - Window screens
   - Use of:
     - Washing machines
     - Drying machines
     - Television antenna
     - Incinerators
     - Parking areas
     - Playgrounds
     - Storage and carriage rooms

YOU AGREE TO:

6. Pay all RENT at our office or other place we specify;
7. Observe the regulations which are part of this lease;
8. Leave the apartment in good condition when you move out.

BOTH OF US AGREE:

9. We may repair any damage caused by you and charge the cost to you as ADDITIONAL RENT;
10. You will receive no rent reduction or compensation for inconvenience due to repairs or interruption of service unless caused by our negligence

17. If you do not leave the apartment in good condition when you move out
    a. we will keep your security, and
    b. you will pay on demand as damages all costs of cleaning and repairing the apartment;

MICHAEL ALLAN ARMS, INCORPORATED
BY:
(X)________________________(YOU)
(sign your name here)

REGULATIONS

YOU AGREE TO COOPERATE WITH US BY OBSERVING THE FOLLOWING REGULATIONS:

C. Food Planning And Shopping

____1. You are to plan and figure the meals for one week. (Consider carbohydrates, protein, etc.)

____2. Develop Shopping List. List items your family will need to prepare the above meals for one week. You are to list these items on page 18. Take this food shopping list to a supermarket and price them.

FOOD SHOPPING LIST

Name of Supermarket ___________
Date Shopped __________________

ITEM	BRAND	WT. or SIZE	PRICE

____
Total Bill

Total your yearly grocery bill based upon cost of above week.
(Week's cost x 52)

____

WORKSHEET FOR COMPARING COSTS OF RENTING AND BUYING HOUSING

Expenses	Renting	Buying
Rent	$	$
Mortgage payments including principal and interest		
Taxes (Omit if included in mortgage payments)		
Insurance (Omit if included in mortgage payments)		
Utilities (Omit if included in rent)		
Electricity		
Gas		
Water		
Telephone installation		
Heat		
Maintenance		
Repairs		
Services for yard care, garbage disposal, garage or parking facilities		
Other costs		
________________________		
________________________		
________________________		
TOTAL	$	$

FURNITURE SHOPPING PLAN

Name of Store ________________
Date Shopped ________________

ITEM	BRAND	PRICE

Total Bill ______________

E. Select Life Insurance

____1. Plan a life insurance program that will best fit your goals of satisfaction, security, income, and cost. The husband currently has a $5000 term life insurance policy in force, costing $30 a year. Consider buying an additional life insurance policy.

____2. Visit with a local insurance agency to gather information on the type of policy (term, whole life) you would like to buy.

How much insurance will you buy?

Type of policy:

Additional clauses:

Total price per year:

Agency visited ______________

Date visited ________________

Check off after
you complete each
activity

FIRST YEAR ACTIVITIES

F. Set Goals

________ 1. Write out the financial objectives to be desired by you and your spouse. (Review page 38, American Consumer)

Your objectives must reflect your:
a. Careers
b. Family Size
c. Family timing
d. Education
e. Housing
f. Transportation
g. Savings
h. Investments
i. Vacations
j. Other

"Couples should discuss their objectives"

________ 2. **YOUR GOALS - WHAT YOU WANT TO BUY**

What you want to buy soon (Short-term goals)
(0 to 5 years)

	Approximate Cost
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

What you plan to buy later (Intermediate goals)
(5 to 10 years)

	Approximate Cost
1.	1.
2.	2.
3.	3.

3. Cont.

	Approximate Cost
4.	4.
5.	5.

________4. What you plan to buy still later (Long-term goals; 10-20 years)

	Approximate Cost
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

G. Develop Budget

Develop your budget for one year (see page 25). In setting up your budget, assume the following:

1. Gas and electric expense - average $25 per month.
2. Water expense - average $8 per month.
3. Telephone expense - average $11 per month.
4. Total the cost of furniture items you plan to buy (from Furniture Shopping Plan) and divide by months you plan to pay on it. (Cost ÷ months = monthly cost plus interest x 12 months)
5. Automobile expense - it costs you 15 cents a mile to operate your car. This includes gas, oil, insurance, license plates, and repairs. You drive approximately 10,000 miles per year.
6. Apartment dwellers insurance runs about $5 a month for your apartment.
7. The husband has a $5000 term life insurance policy currently in force costing $30 per year. Have you bought any additional coverage?
   Cost _______________
8. The amount for savings should be based upon your GOALS, considering your educational plans, plans for a newer car, future home, etc.
9. Health insurance for you and your spouse is paid by the employers.
10. Food expenditures for year are determined from FOOD SHOPPING LIST Activity.
11. Since you are newlyweds, you have not had a backlog of spending as a couple upon which to base an estimate. Thus, use the percentages given in the Average American Family's Spending Habit Sheet (see page 26) for the categories of clothing, medical, recreation and personal.
12. Contributions to charities and church run about $5 a week.

13. If your total expenditures exceed your income, adjust the figures in the various categories being sure to provide a justification for such changes. You cannot change the savings figure!

YEARLY BUDGET FIGURES

Net Yearly Wages From Income . . . . $

Fixed Expenditures:

Item   Yearly Amount

Rent   Furnished or
            Unfurnished . . . . .$

Gas and Electric . . . .$

Water. . . . .$

Telephone. . . . .$

Furnishings. . . . .$

Automobile Expense . . . .$

Apartment Dwellers Insurance . .$

Life Insurance . . . .$

Health Insurance . . . .$

Savings. . . . .$

Total Fixed Expenditures . . . . $

Amount Remaining for Variable Expenditures . . . . $

Variable Expenditures:

Item   Yearly Amount

Food . . . .$

Contributions . . . .$

Clothing . . . .$

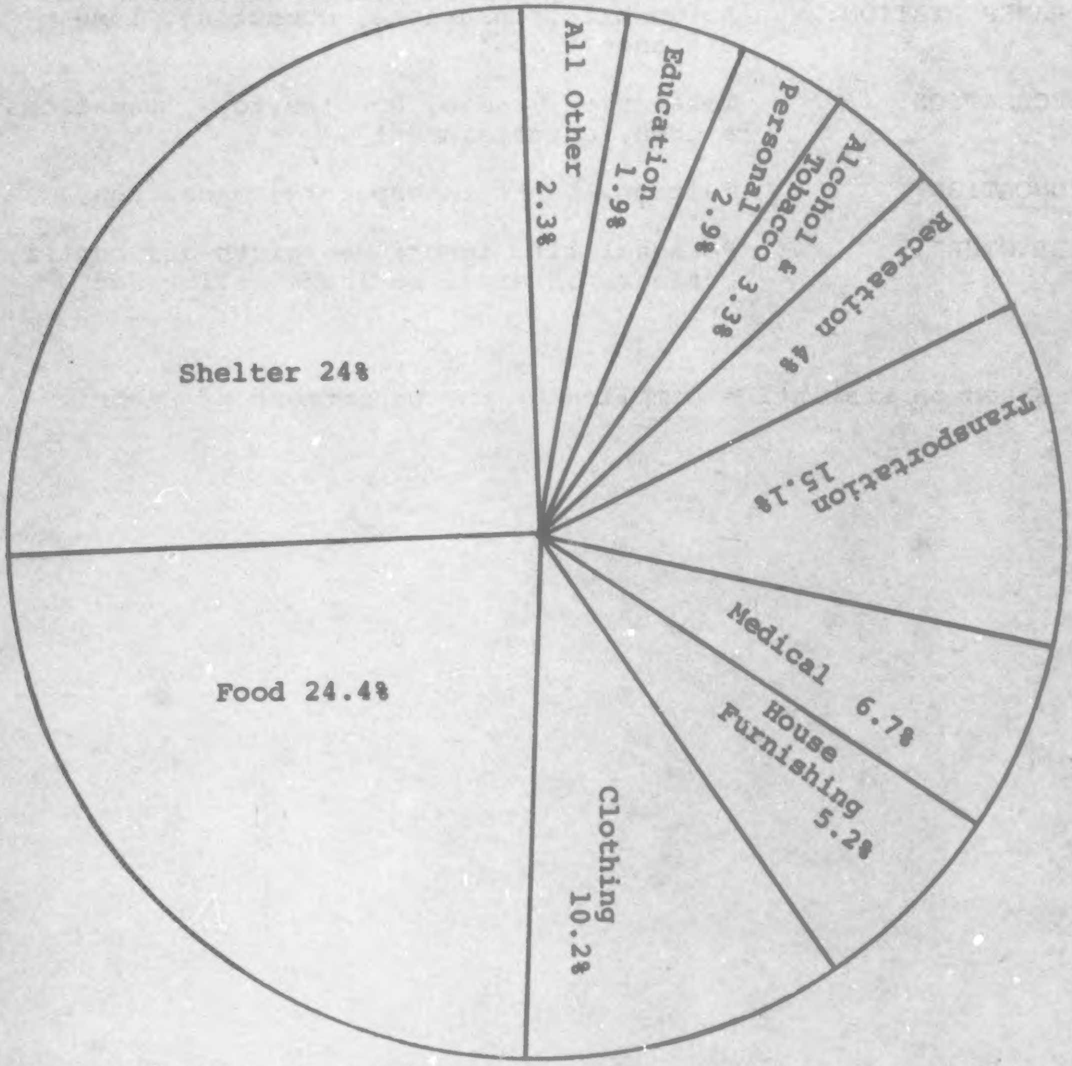
Medical. . . . .$

Recreation . . . .$

Personal . . . .$

Total Variable Expenditures. . . . . $

AVERAGE AMERICAN FAMILY'S SPENDING HABITS*



SHELTER:	Rent, mortgage payments, taxes, property insurance, gas, water, electricity, telephone, repairs, maintenance
FOOD:	Both at home and away from home
MEDICAL:	Insurance, doctor's fees, drugs, medicines, hospital bills
PERSONAL:	Haircuts, cosmetics, beauty parlor
HOUSE FURNISHINGS:	Furniture, appliances, equipment

TRANSPORTATION:	Automobile, insurance, commuting, long distance travel
RECREATION:	Television, radio, hobbies,toys, vacations, stereo, entertainment
EDUCATION:	Tuition, books, newspapers, magazines
ALL OTHER:	Personal life insurance, gifts and contributions, interest on loans, allowances

* Based on statistics compiled by the Department of Labor

H. Wheel of Misfortune

________1. See instructor to spin the Wheel of Misfortune.

Write out your misfortune card instructions below:

________2. Reexamine, adjust, and construct a new yearly budget sheet (see page 28).

I. Acquiring A Loan

________1. Need a loan? Approach the banker (instructor) for a short-term loan. If banker considers your budget to be incomplete or incorrect, he will direct you to the Finance Company Manager for you loan.

YEARLY BUDGET FIGURES

Net Yearly Wages from Income . . . . $

Fixed Expenditures:

Item	Yearly Amount
Rent Furnished or Unfurnished	$
Gas and Electric	$
Water.	$
Telephone	$
Furnishings	$
Automobile Expense	$
Apartment Dwellers Insurance .	$
Life Insurance	$
Health Insurance	$
Savings.	$

Total Fixed Expenditures . . . . $

Amount Remaining for Variable Expenditures . . . . . . $

Variable Expenditures:

Item	Yearly Amount
Food	$
Contributions.	$
Clothing	$
Medical	$
Recreation	$
Personal	$

Total Variable Expenditures . . . . $

QUESTIONS

Now you have determined the budget for the year. What do you do with it then? Answer the following questions.

1. How could you determine whether you are within your budget?

2. Do you think you will probably exceed the amount in some areas? What would you do if you went over in some categories?

3. At the end of the year, what would be the steps you would undergo to set up a new budget for the second year of your happily married life?

WHEEL OF MISFORTUNE SITUATIONS

Yellow

1. BREADWINNER LAID OFF FOR A MONTH (Cost one month's salary)
2. YOUR HUSBAND/WIFE LEFT YOU (Each spouse should figure his/her cost. See instructor)
3. UNPLANNED PREGNANCY (Ask instructor for New Baby in the Family Worksheet.)
4. UNPLANNED PREGNANCY (Ask instructor for New Baby in the Family Worksheet.)

Blue

5. CAR MOTOR REPAIR (Cost $450.00)
6. HUSBAND HAS JUST HAD MAJOR OPERATION (In hospital for two weeks, out of work for two months. Figure your loss of income and determine how you will cover your expenses during this period.)
7. UNPLANNED PREGNANCY (Ask instructor for New Baby in the Family Worksheet.)
8. FIRE IN APARTMENT (Your carelessness will cost you $350.00 and it is not covered by any insurance.)

Red

9. UNPLANNED PREGNANCY (Ask instructor for New Baby in the Family Worksheet.)
10. CAR WRECK (Costs $400.00 and you do not have $100.00 deductible, so it will cost you the full $400.00.)
11. SICKNESS IN FAMILY (Cost over insurance of $350.00 to your budget)
12. NEW TIRES AND ACCESSORIES FOR CAR (Cost $175.00)

Green

13. CAR TRANSMISSION REPAIR (Cost $300.00)

14. A CAR WRECK COST YOU $400.00 (No insurance)

15. NO PROBLEMS

16. UNPLANNED PREGNANCY (Ask instructor for New Baby in the Family Worksheet.)

NEW BABY IN THE FAMILY WORKSHEET

You will soon have a new addition to the family. Please discuss each of these areas and then fill in what your plans are to be. Be certain to research the expenses involved.

I. GENERAL COST

A. Pre-natal care in both time and cost plus the physical and emotional needs that have to be met by both of the prospective parents.

B. Cost at the hospital.

C. Cost and additional changes that have to be made at home.

II. MISCELLANEOUS

A. Emotional adjustments that have to made by both parents.

Male -

Female -

B. Physical adjustments that have to be made by both parents.

Male -

Female -

C. New responsibilities that have to be met by both parents.

Male -

Female -

COST OF HAVING A BABY

Medical Expenses $542.00

Includes obstetrician's fee of $225, hospital bill of $285 and fees for four postmaternity checkups for the new mother. This figure is the national median, which means 50 percent of new parents pay more, 50 percent pay less. It may be low for people in large cities, where costs usually are higher.

Pediatrician $128.00

Includes care of the newborn in the hospital, routine visits during the baby's first year and the usual inoculations.

Clothing $160.00

Includes basic layette plus an allowance for additional clothing needed during the first year.

Furniture and Furnishings. $270.00

Includes such items as blankets, bottles, and sterilizer, as well as furniture.

Food $200.00

For babies of non-nursing mothers on a moderate budget.

Diapers and Laundering $200.00

Babysitters. . . . .$ 40.00

Photographs. . . . .$ 76.00

Toiletries . . . .$ 35.00

Baby lotion, powder, cotton balls, and swabs,
baby soap and shampoo, baby aspirin and
thermometer, diaper rash ointment.

TOTAL $1651.00

These figures represent an estimate of all amounts middle-income parents might spend during the first year of their baby's life. The parents are wise money handlers, buying good products at moderate prices.

*Used by students to aid with major project assignment.

INSTITUTE INSTRUCTORS

Name	Topic
Jim Biggs	Auto Buying Budgeting Games
Dr. Thomas Brooks	Credit
Dave Burk	Consumer Education Night Money Management
Charlotte Carr	Games
Gary Coates	Economic Field Trips Integrating Economic Principles
Les Dlabay	Consumer Action Projects Advertising & Use of Media
Marilyn Drake	Economics of the Marketplace
Susan Edgren	Hands-on Pre-test
Deborah Horne	Hands-on Pre-test
Dr. Dorothy Keenan	Inquiry
Mary Lumsden	Three Political Systems Games
Larry Obenchain	Marriage Project
Dorann Perry	Credit & Comparative Shopping Budgeting
Tom Yackley	Motivation Good & Bad Films/Freebies

ACTIVITY WORKSHEET

The following worksheet was used by participants of the Consumer Education Summer Institute. It was intended to aid the participants in making notations regarding the individual sessions. This sheet could be used in an in-service training program.

NAME: ______________________

CONSUMER EDUCATION INSTITUTE WORKSHEET

Date: ________________

Presentor of Session: ________________

Activity:

Applicable Subject Areas:

Main Concepts:

Resources needed:

Adaptation for personal classroom use:

Directions needed:

RESOURCE LIST

The following resource list was compiled from those suggested by participants of the three workshops. The participants of the workshops have used the resources successfully in their classrooms and recommend them highly. This list is by no means inclusive of all good consumer education materials.

It has been found that the use of a variety of resources enhances classroom teaching. It is hoped that this list will facilitate location of these resources.

FILMS

1.	Consumer Power - Whistle Blowing (Money Management)	B.F.A. Education Media 2211 Michigan Ave. Santa Monica, CA 90404
2.	Fraud - You Loose (Money Management)	Summerhill Productions P. O. Box 156, Station "Q" Toronto, Ontario, M4T 2M1 Canada
3.	Harry J. Woods is at the Door (Credit)	Communications Group West 6335 Homewood Ave. Hollywood, CA 90028
4.	Hot Cards (Credit)	Cobak Corporation 231 S. LaSalle St. Chicago, IL 60693
5.	Installment Buying (Credit)	B.F.A. Educational Media 2211 Michigan Ave. Santa Monica, CA 90404
6.	The Little Giant (Credit)	Association-Sterling Films, Inc. 512 Burlington Ave. La Grange, IL 60525
7.	Meet Margie (Money Management)	Film Flair Communications 10900 Ventura Blvd. Studio City, CA 91604
8.	Money Tree (Credit & Money Management)	Aims Instructional Media Services Box 1010 Hollywood, CA 90025
9.	Mrs. Peabody's Beach (Money Management)	Disney Educational Media Co. 500 S. Buena Vista Burbank, CA 91521
10.	The National Economy Quiz (Economics in the Market- place)	Aetna Life & Casualty Film Librarian Public Relations and Advertisers Hartford, CN 06156
11.	Personal Financial Planning (Money Management)	Association-Sterling Films, Inc. 512 Burlington La Grange, IL 60525
12.	Read Before You Write (Credit)	Film Flair Communications 10900 Ventura Blvd. Studio City, CA 91604

13.	Six Billion Dollar Sell (Money Management)	Consumer Reports Films Box XA-34 256 Washington St. Mt. Vernon, NY 10550
14.	To Your Credit (Credit)	General Mills Film Center 9200 Film Center Box 1133 Minneapolis, MN 55442
15.	Using Money Wisely (Credit)	Journal Films, Inc. 909 W. Diversey Chicago, IL 60614
16.	The Wise Use of Credit (Credit)	Association-Sterling Films, Inc. 512 Burlington La Grange, IL 60525
17.	Your Credit is Good (Credit)	Journal Film 909 Diversey Parkway Chicago, IL 60614
18.	Your Right to a Hearing (Credit)	Film Flair Communications 10900 Ventura Blvd. Studio City, CA 91604

FILMSTRIPS

1.	Banks & Banking Services (Money Management)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006
2.	Be Credit Wise (Money Management)	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601
3.	Before You Buy (Credit)	Universal Education & Visual Arts 221 Park Ave. South New York, NY 10003
4.	A Blueprint for Money Management (Money Management)	Singer Education & Training Products 1345 Diversey Parkway Chicago, IL 60614
5.	Budgeting (Money Management)	Grolier Corp. 845 3rd. Ave. New York, NY 10022
6.	Changing Times Credit Services (Credit)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006
7.	Consumer in the Marketplace	Institute of Life Insurance Educational Services 277 Park Ave. New York, NY 10017
8.	Consumer Power & Social Changes (Consumer in the Marketplace)	Current Affairs Films 24 Danbury Rd. Wilton, CN
9.	Consumer Sense (Credit)	Coronet Instructional Materials 65 E. South Water St. Chicago, IL
10.	Dollars & Sense-A Guide to Consumerism (Credit) (12 filmstrips)	Instructional Dynamics, Inc. 450 E. Ohio St. Chicago, IL 60611
11.	Fundamentals of Economics (Consumer in the Marketplace)	Eye Gate Jamaica 146-01 Archer Jamaica, NY 11435

12.	Justice in the Marketplace (Money Management)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006
13.	Let the Buyer Beware (Credit)	Singer Society for Visual Education 1345 Diversey Parkway Chicago, IL 60614
14.	Let's Go Shopping (Money Management)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006
15.	Love on the Installment Plan	McGraw-Hill Films Manchester Rd. Manchester, MO 63011
16.	Making Credit Work For You (Credit)	Singer Society for Visual Education 1345 Diversey Parkway Chicago, IL 60614
17.	Marriage & Money (Money Management)	Institute of Life Insurance Educational Services 277 Park Ave. New York, NY 10017
18.	Modern Trends in Consumerism (Money Management)	Grolier Education 845 3rd. Ave. New York, NY 10022
19.	Money & lifestyles (Money Management)	Changing Times Education Service 1725 H. St. N.W. Washington, D.C. 20006
20.	Money Talks (Money Management)	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601
21.	Our Credit Economy	Guidance Associates Pleasantville, NY 10570
22.	Our Roles as Consumers (Money Management)	Institute of Life Insurance Educational Services 277 Park Ave. New York, NY 10017
23.	So You Want to Use Credit (Credit)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006

24.	Typical Gyps & Frauds (Money Management)	Changing Times Education Service 1729 H. St. N.W. Washington, D.C. 20006
25.	You and the Economy (Money Management)	N.O.W. Corp. P. O. Box 366 St. Albans, West Virginia
26.	You Got to Have a Plan Man! (Money Management)	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601

PAMPHLETS & BOOKLETS

1.	Accepting Credit Responsibility	Cobak Corp. 231 S. LaSalle St. Chicago, IL 60693
2.	Be Credit Wise	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601
3.	"Budgeting" Personal Money Management	New York Stock Exchange 11 Wall St. New York, NY 10005
4.	Consumer Facts: Warranties & Guarantees	Credit Union National Association Box 431 Madison, WI 53701
5.	A Date With Your Future	Institute of Life Insurance 277 Park Ave. New York, NY 10017
6.	It's Your Credit - Manage It Wisely	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601
7.	Reaching Your Financial Goals	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601
8.	Shopping For Credit Can Save You Cash	U.S. Government Printing Office Washington, D.C.
9.	The Truth About Credit	Changing Times 1729 H. St. N.W. Washington, D.C. 20006

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